What is claimed is:

1. A process comprising:

electronically negotiating in real time between a first party and a second party to attain a negotiated agreement for a package of financial accounts to meet financial needs of the first party; and

automatically fulfilling the negotiated agreement by electronically closing an account of the first party which relates to the package and which preexists at a financial institution not providing accounts as part of the package, and electronically delivering the closed account to a financial institution which is providing accounts as part of the package.

2. A process as in claim 1, wherein the second party is a broker for a financial institution providing accounts as part of the package.

3. A process as in claim 1, wherein the second party is a financial institution providing accounts as part of the package.

4. A process as in claim 1, wherein the second party is a financial institution, and is the only financial institution providing accounts as part of the package.

5. A process as in claim 1, further comprising, before performing said electronically negotiating:

electronically presenting information by the first party to the second party indicating the financial needs of the first party.

6. A process as in claim 5, wherein

said electronically presenting comprises electronically completing an application accessible through an electronic communications network by the first party, the completed application indicating the financial needs of the first party,

5   the process further comprises automatically analyzing the completed application

6   to automatically create an initial package of financial accounts by the second party, and

7   said electronically negotiating comprises iterative back and forth electronic

8   negotiating between the first and second parties, from the initial package, to attain the

9   negotiated agreement.

1   7.   A process as in claim 1, wherein said automatically fulfilling closes a plurality

2   of accounts of the first party which relate to the package and which preexist at financial

3   institutions not providing accounts as part of the package, and electronically delivers

4   the closed accounts to at least one financial institution which is providing accounts as

5   part of the package.

1   8.   A process as in claim 1, further comprising:

2   performing automatic learning with data from said electronically negotiating and

3   said automatically fulfilling to improve negotiating results for the second party in

4   subsequent negotiations with other parties.

1   9.   A process as in claim 1, wherein said automatically fulfilling automatically

2   fulfils the negotiated agreement by electronically closing all accounts of the first party

3   which relate to the package and which preexist at a financial institution not providing

4   accounts as part of the package, and electronically delivers the closed accounts to a

5   financial institution which is providing accounts as part of the package.

1   10.   A process comprising:

2   presenting information by a first party to a second party, the information

3   indicating a financial need of the first party;

4   preparing an initial package of financial accounts by a second party to meet the

5   financial needs of the first party;

6   presenting the initial package to the first party;

7   iteratively and electronically negotiating in real time between the first and

8   second parties, from the initial package, to attain a negotiated agreement between the

9   first and second parties for a finalized package of financial accounts to meet the

10   financial needs of the first party; and

11   automatically fulfilling the negotiated agreement by electronically closing an

12   account of the first party which relates to the finalized package and which preexists at a

13   financial institution not providing accounts as part of the finalized package, and

14   electronically delivering the closed account to a financial institution which is providing

15   accounts as part of the finalized package.

11.   A process as in claim 10, wherein the second party is a broker for a financial

institution providing accounts as part of the finalized package.

12.   A process as in claim 10, wherein the second party is a financial institution

providing accounts as part of the finalized package.

13.   A process as in claim 10, wherein

said presenting information comprises completing an application by the first

party, the completed application indicating the financial needs of the first party, and

said preparing an initial package comprises analyzing the completed application

to create the initial package to meet the needs of the first party.

14.   A process as in claim 10, wherein

said presenting information comprises electronically completing an application

by the first party and which is accessible by the first party through an electronic

communications network, the completed application indicating the financial needs of the

first party, and

6   said preparing an initial package comprises automatically analyzing the

7   completed application, and automatically creating the initial package from the analyzed,

8   completed application.

1   15.   A process as in claim 10, further comprising:

2   performing automatic learning with data from said iteratively and electronically

3   negotiating and said automatically fulfilling to improve negotiating results for the

4   second party in subsequent negotiations with other parties.

1   16.   A process as in claim 10, further comprising:

2   performing automatic learning with data from said preparing an initial package,

3   said iteratively and electronically negotiating, and said automatically fulfilling, to

4   improve negotiating results for the second party in subsequent negotiations with other

5   parties.

1   17.   A process as in claim 10, wherein said automatically fulfilling closes a plurality

2   of accounts of the first party which relate to the finalized package and which preexist at

3   financial institutions not providing accounts as part of the finalized package, and

4   electronically delivers the closed accounts to at least one financial institution which is

5   providing accounts as part of the finalized package.

1   18.   A process comprising:

2   completing an application by a first party, the completed application indicating

3   financial needs of the first party;

4   analyzing the completed application to create an initial package of financial

5   accounts to meet the financial needs of the first party;

6   presenting the initial package to the first party;

7   iteratively and electronically negotiating in real time between the first and

8   second parties, from the initial package, to attain a negotiated agreement between the

9   first and second parties for a finalized package of financial accounts to meet the

10   financial needs of the first party;

11   automatically fulfilling the negotiated agreement by electronically closing an

12   account of the first party which relates to the finalized package and which preexists at a

13   financial institution not providing accounts as part of the finalized package, and

14   electronically delivering the closed account to a financial institution which is providing

15   accounts as part of the finalized package; and

16   performing automatic learning with data from said analyzing the completed

17   application, said iteratively and electronically negotiating, and said automatically

18   fulfilling, to improve negotiating results for the second party in subsequent negotiations

19   with other parties.

19.   A process as in claim 18, wherein the application resides on a web site, and said completing an application is electronically performed by the first party on the web site.

20.   A process as in claim 18, wherein said automatically fulfilling closes a plurality of accounts of the first party which relate to the finalized package and which preexist at financial institutions not providing accounts as part of the finalized package, and electronically delivers the closed accounts to at least one financial institution which is providing accounts as part of the finalized package.

1   21.   A process comprising:

2   electronically accessing a web site by a first party through an electronic

3   communications network, the web site including an application;

4   electronically completing the application on the web site by the first party, the

5   completed application indicating financial needs of the first party;

6   automatically analyzing the completed application by a second party;

7   automatically creating an initial package of financial accounts by the second

8   party to meet the financial needs of the first party, based on the automatically analyzed,

9   completed application;

10   electronically presenting the initial package to the first party by the second party

11   through the electronic communications network;

12   iteratively and electronically negotiating in real time between the first and

13   second parties through the electronic communications network, from the initial

14   package, to attain a negotiated agreement between the first and second parties for a

15   finalized package of financial accounts to meet the financial needs of the first party; and

16   automatically fulfilling the negotiated agreement by electronically closing an

17   account of the first party which relates to the finalized package and which preexists at a

18   financial institution not providing accounts as part of the finalized package, and

19   electronically delivering the closed account to a financial institution which is providing

20   accounts as part of the finalized package.

22.   A process as in claim 21, further comprising:

1   performing automatic learning with data from said automatically analyzing the

2   completed application, said iteratively and electronically negotiating, and said

3   automatically fulfilling, to improve negotiating results for the second party in

4   subsequent negotiations with other parties.

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1   23.   A process as in claim 21, wherein said automatically fulfilling closes a plurality

2   of accounts of the first party which relate to the finalized package and which preexist at

3   financial institutions not providing accounts as part of the finalized package, and

4   electronically delivers the closed accounts to at least one financial institution which is

5   providing accounts as part of the finalized package.

1   24.   An apparatus comprising:

a computer system allowing electronic negotiation in real time between a first party and a second party to attain a negotiated agreement for a package of financial accounts to meet financial needs of the first party; and

a electronic system automatically fulfilling the negotiated agreement by electronically closing an account of the first party which relates to the package and which preexists at a financial institution not providing accounts as part of the package, and electronically delivering the closed account to a financial institution which is providing accounts as part of the package.

25.   An apparatus comprising:

means for electronically negotiating in real time between a first party and a second party to attain a negotiated agreement for a package of financial accounts to meet financial needs of the first party; and

means for automatically fulfilling the negotiated agreement by electronically closing an account of the first party which relates to the package and which preexists at a financial institution not providing accounts as part of the package, and for electronically delivering the closed account to a financial institution which is providing accounts as part of the package.